

Help protect, grow and diversify your retirement money

Symetra Edge Pro[®]

Fixed Indexed Annuity

For California



Not a bank or credit union deposit, obligation or guarantee	May lose value
Not FDIC or NCUA/NCUSIF insured	Not insured by any federal government agency

Protection *and* growth potential

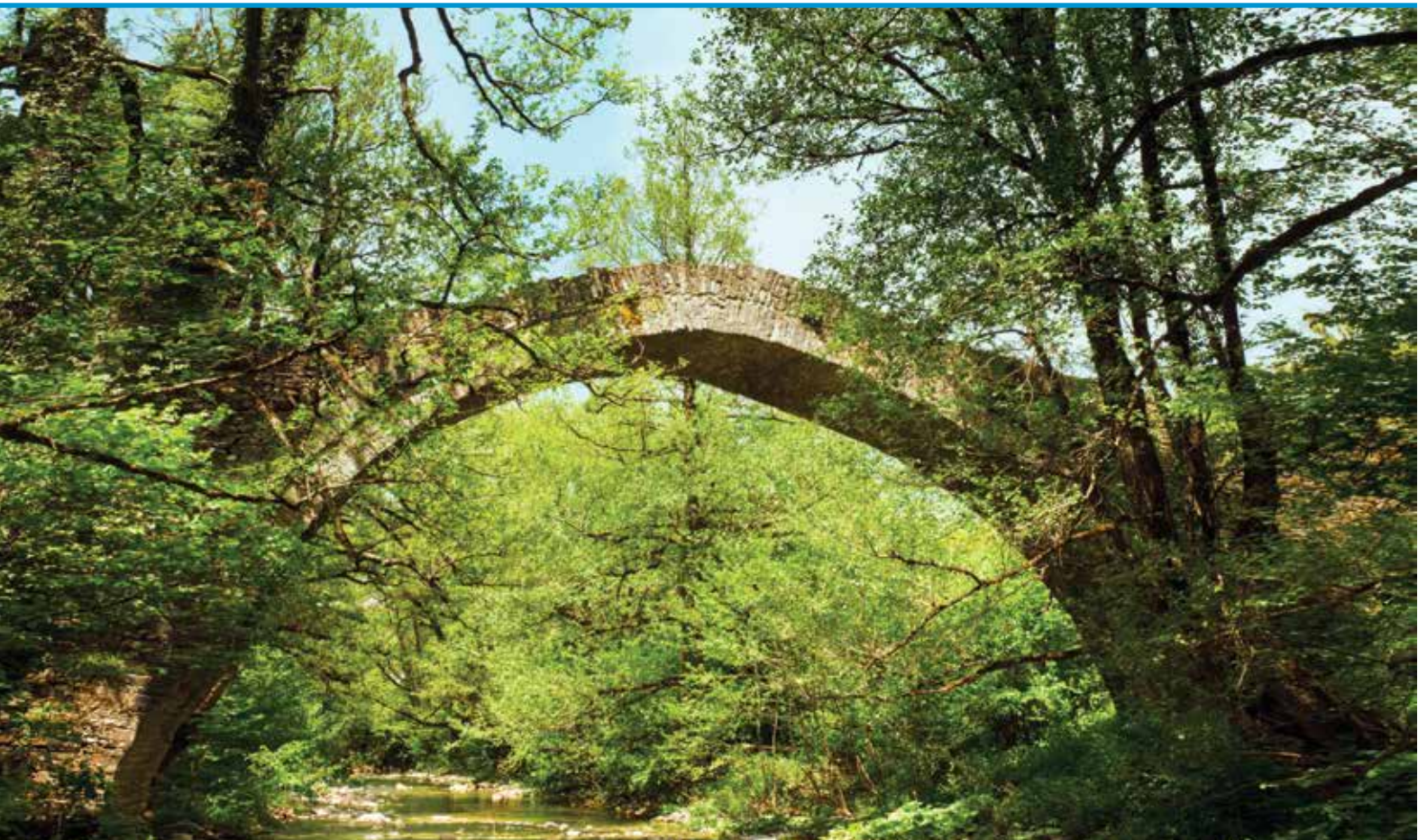
There are plenty of ways to protect your money. The challenge? Finding protection that doesn't come at the price of some growth potential.

Symetra Edge Pro can give you both.

Edge Pro, a single-premium fixed indexed annuity offered by Symetra Life Insurance Company, can provide higher credited interest than

traditional fixed deferred annuities, because the interest you earn is based on the future performance of one or more market indexes. The amount of interest credited is subject to a "cap" (upper limit), and your purchase payment and earnings are protected by the safety of a "floor."

These features help Edge Pro protect the money you've saved, while also giving it some opportunity to grow.



The basics

We'll explain in detail how Edge Pro works. But if you're new to the world of annuities, here's an introduction.

What's a fixed deferred annuity?

A fixed deferred annuity is a contract issued by a life insurance company. The owner makes a single purchase payment—or a series of purchase payments over a period of time—and interest on the purchase payment is credited by the insurance company (the accumulation phase). Once the owner has accumulated the amount desired in the contract, he or she may elect to begin receiving periodic annuity payments from the insurance company (the income phase).

During the accumulation phase:

- Purchase payments earn interest credited by the insurance company.
- No less than a guaranteed minimum interest rate—though typically more—is credited by the insurance company, providing guaranteed growth.
- The owner's purchase payment is protected.
- The owner may withdraw part or all of the contract value, but it may be subject to fees and charges.
- Federal income taxes on earnings are deferred until withdrawn or annuity payments are received during the income phase.

During the income phase:

- Annuity payments may be received for a specific number of years, or for the life of a person or the joint lives of two persons.

What's a fixed indexed annuity?

A fixed indexed annuity (FIA) is a type of fixed deferred annuity in which the insurance company credits interest above the guaranteed minimum interest rate, based—at least in part—on the positive performance of a market index. This offers FIAs the potential to earn more (or less) than traditional fixed deferred annuities.

Depending on the index you choose, there's usually a cap (upper limit) on the amount of interest you can earn in a given period. Generally, the contract value will not decline due to the performance of the index.

A FIA is not a security and does not participate directly in the purchase of securities such as stocks or bonds tied to an index. The measurement of index growth may or may not include dividends paid on the stocks represented in the index.

Traditional fixed deferred annuities vs. fixed indexed annuities

	Traditional fixed deferred annuity	Fixed indexed annuity
1 Guarantees your purchase payment is protected.	●	●
2 Your money grows tax-deferred.	●	●
3 Access to a portion of your money without surrender charges or penalties.	●	●
4 Interest is typically declared and credited each contract year based on changes in the value of an index (subject to a cap).		●
5 Your money grows at a fixed interest rate.	●	Only money allocated to the fixed account
6 Offers the potential to earn more (or less) than traditional fixed deferred annuities.		●

Please see pages 10 and 11 for more detailed information on the features, limitations and charges of Edge Pro.

The Symetra edge

Because indexes may perform differently under similar market conditions, Edge Pro offers indexed account options based on two different indexes. A fixed account option completes the package.

Your account choices

1 Indexed accounts


Edge Pro offers multiple account options based on two indexes:

- **S&P 500® Index**
- **MSCI EAFE Index**

Indexed accounts credit interest based on the performance of the index you select. If the index value goes up from the beginning to the end of the interest term, you'll receive interest up to a declared "cap" (upper limit). If the index declines, you'll never receive less than a "floor" of 0%. Note that you cannot invest directly in an index. Caps are explained in more detail on page 7.

2 Fixed account

The fixed account provides a fixed, guaranteed interest rate that is declared at the beginning of each annual interest term and will never be less than the guaranteed minimum interest rate shown in your contract.

 **No matter which account(s) you choose, the contract value and any previously credited interest is guaranteed, regardless of market performance.**

Flexibility to transfer between accounts

You can transfer money between your fixed account and/or any indexed accounts at the end of each 1-year interest term.

Renewal caps and interest rates

Indexed accounts

During the surrender charge period, we generally reset the indexed account caps at the beginning of each interest term. The new caps may be higher or lower than the original caps, but they will never be less than the guaranteed minimum indexed interest cap shown in the contract.

Fixed account

During the surrender charge period of the contract, we generally reset the fixed account interest rates at the beginning of each interest term. The new interest rates may be higher or lower than the original interest rates, but they will never be less than the guaranteed minimum interest rate shown in your contract.

Your index choices

What's the S&P 500 Index?

Widely regarded as the best single gauge of large-cap U.S. equities, this world-renowned index includes 500 of the top companies in leading industries of the U.S. economy.

What's the MSCI EAFE Index?

This index is recognized as the pre-eminent benchmark in the U.S. for measuring international equity performance. It is comprised of the MSCI country indexes that represent developed markets outside of North America, including Europe, Australasia and the Far East.

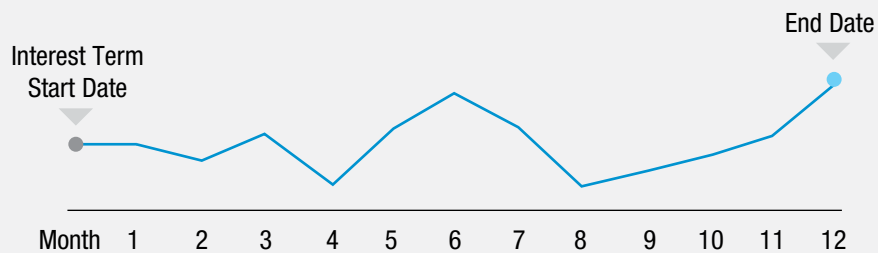
A single purchase payment of at least \$10,000 is all it takes to get started.

Your indexed interest crediting choices

After you decide which index(es) you want, you'll choose how the interest credited to your indexed account(s) is determined: point-to-point or monthly average.

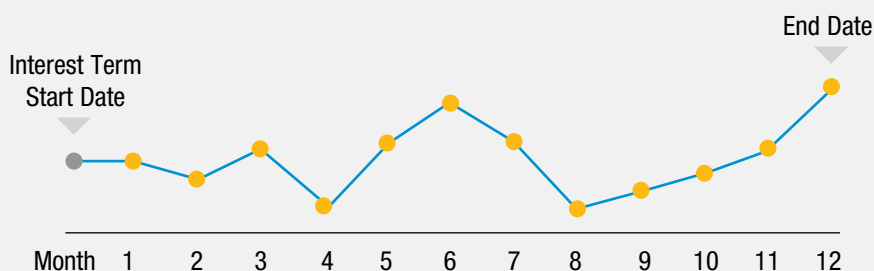
Point-to-Point

The interest credited to the indexed account is determined by comparing the value of the index at the beginning of the 1-year interest term to its value **at the end** of the interest term. If the value is higher, the contract will be credited with interest at a percentage rate equal to the index growth, subject to a cap.



Monthly Average

The interest credited to the indexed account is determined by comparing the value of the index at the beginning of the 1-year interest term to its average value **during** the interest term. If the average value is higher, you will be credited with interest at a percentage rate equal to the index growth, subject to a cap. The average is based on the value of the index on the same day each month (your indexed interest term day) during the 12-month period.



Example: If the interest term begins on October 14, the average is based on values as of November 14, December 14, etc., through October 14 of the following year.

Charts are for illustrative purposes only.

Please see page 7 for more information on crediting interest to the indexed account.

How floors and caps work

The safety of a floor

The floor prevents your annuity from losing value. If the index value declines from the beginning of an interest term to the end of an interest term, you will receive no interest for that term, but your contract value won't decline. Your purchase payment and any previously credited interest is guaranteed.

The reason for a ceiling (cap)

Caps limit the amount of indexed interest FIAs can earn in each interest term. This allows insurers to provide the protection of a floor and—if index performance is favorable—higher growth potential than is found in many fixed deferred annuities.

Here's how caps work:

- At the beginning of each interest term, we set a cap (upper limit) on the interest rate that can be credited to the indexed account at the end of the term.
- If the change in the index value from the beginning of the interest term to the end of the interest term is positive, you'll receive interest not to exceed the declared cap.
- Indexed interest is calculated and credited (if applicable) at the end of an annual interest term.

Amounts withdrawn from the indexed account before the end of an annual interest term will not receive indexed interest for that term.

How the cap works

This table illustrates how an Edge Pro indexed account would be credited interest in hypothetical situations when index performance over a 1-year interest term was greater than the cap, less than the cap (but positive) or negative.

	Index Performance	Cap	Interest Credited
Index performance greater than cap	10%	5%	5%
Index performance less than cap	2%	5%	2%
Negative index performance	-5%	5%	0%

If the change in the index value from the beginning of the interest term to the end of the interest term is positive, you'll receive interest not to exceed the declared cap.

Putting your choices together

You have a total of five account options: four indexed account options and a fixed account with a fixed, guaranteed minimum interest rate (see pages 4–6 for more details). You'll tell us exactly how you want your money allocated at the time of purchase.

We'll allocate your purchase payment to the account options you choose on the 7th, 14th, 21st or 28th calendar day of the month, whichever is on or immediately follows the contract date. This date is called the "allocation date." If the allocation date falls on a non-business day, we'll allocate your money on the next

business day. Between the contract effective date and allocation date, your purchase payment will be held in a fixed holding account earning a fixed rate of interest.

And it's flexible. You can transfer your contract value between the fixed account and any indexed account(s) at the end of each 1-year interest term. We'll send you a reminder before the end of the interest term. Any requests to transfer percentages must be received at least five business days before the end of each interest term.

Allocating your purchase payment

You decide the percentage to allocate to each account, adding up to 100%. Choose just one, two or all five, with a minimum of \$2,000 in each account selected.

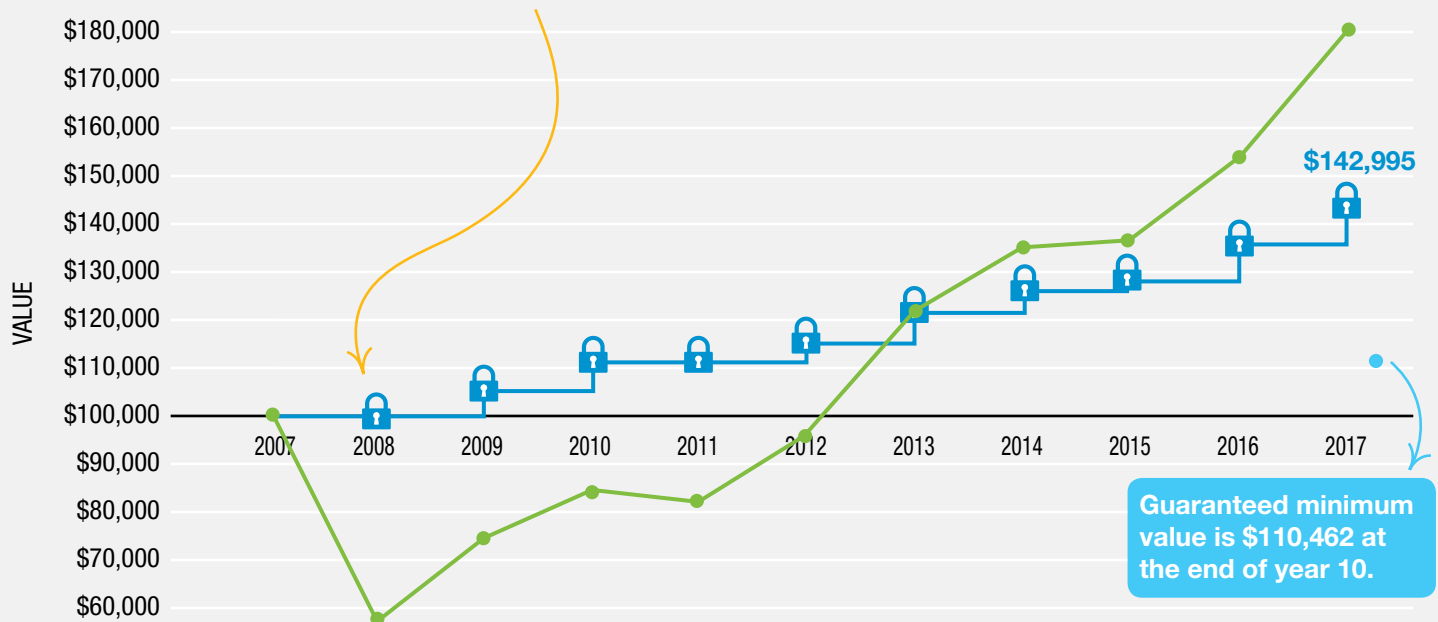
Indexed account options		Fixed account option	
<div style="border: 1px solid #008000; padding: 10px; background-color: #90EE90; width: 100px; height: 100px; display: flex; flex-direction: column; justify-content: center; align-items: center;"> <p style="margin: 0;">S&P 500 Point-to-Point</p> <div style="border: 1px solid #000; width: 60px; height: 20px; margin: 5px auto; display: flex; align-items: center; justify-content: center;"> % </div> </div>	<div style="border: 1px solid #00AEEF; padding: 10px; background-color: #ADD8E6; width: 100px; height: 100px; display: flex; flex-direction: column; justify-content: center; align-items: center;"> <p style="margin: 0;">S&P 500 Monthly Average</p> <div style="border: 1px solid #000; width: 60px; height: 20px; margin: 5px auto; display: flex; align-items: center; justify-content: center;"> % </div> </div>	<div style="border: 1px solid #00AEEF; padding: 10px; background-color: #00AEEF; width: 100px; height: 100px; display: flex; flex-direction: column; justify-content: center; align-items: center;"> <p style="margin: 0;">Fixed Account</p> <div style="border: 1px solid #000; width: 60px; height: 20px; margin: 5px auto; display: flex; align-items: center; justify-content: center;"> % </div> </div>	<div style="display: flex; align-items: center; gap: 10px;"> <div style="font-size: 24px; color: #FFC000;">▶</div> <div style="text-align: left;"> <p style="margin: 0;">Total</p> <p style="margin: 0;">100%</p> <p style="margin: 0; font-size: 14px;">Minimum \$10,000 purchase payment</p> </div> </div>
<div style="border: 1px solid #008000; padding: 10px; background-color: #90EE90; width: 100px; height: 100px; display: flex; flex-direction: column; justify-content: center; align-items: center;"> <p style="margin: 0;">MSCI EAFE Point-to-Point</p> <div style="border: 1px solid #000; width: 60px; height: 20px; margin: 5px auto; display: flex; align-items: center; justify-content: center;"> % </div> </div>	<div style="border: 1px solid #00AEEF; padding: 10px; background-color: #00AEEF; width: 100px; height: 100px; display: flex; flex-direction: column; justify-content: center; align-items: center;"> <p style="margin: 0;">MSCI EAFE Monthly Average</p> <div style="border: 1px solid #000; width: 60px; height: 20px; margin: 5px auto; display: flex; align-items: center; justify-content: center;"> % </div> </div>	<ul style="list-style-type: none"> Your initial fixed account interest rate is declared for one year and is subject to change in subsequent years. Your interest rate will never be lower than the guaranteed minimum interest rate stated in your contract. 	
<ul style="list-style-type: none"> Your initial indexed interest cap is declared for one year and is subject to change in subsequent years. Your cap will never be lower than the guaranteed minimum indexed interest cap stated in your contract. 			

Never lose ground

Edge Pro hypothetical performance over 10 years*

Any interest previously credited, including indexed interest, is locked in at the end of each annual interest term. It can't be lost due to negative index performance during subsequent annual interest terms.

- 🔒— Edge Pro contract value with 5.0% indexed interest cap and floor of 0%
- Edge Pro contract value with 5.0% indexed interest cap and floor of 0%
- S&P 500® Index accumulation value



Source: Standard & Poor's, 2017.

*Please note: Edge Pro was not available until 2011. It is not possible to invest in an index.

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
S&P 500 Index accumulation value	\$59,169	\$75,896	\$84,580	\$82,552	\$96,296	\$121,703	\$135,538	\$137,739	\$153,498	\$180,661
Edge Pro contract value with 5.0% indexed interest cap and floor of 0%	\$100,000	\$105,000	\$110,250	\$110,250	\$115,763	\$121,551	\$127,628	\$129,701	\$136,186	\$142,995
Cash surrender value**	\$92,800	\$98,385	\$104,297	\$105,289	\$111,595	\$118,269	\$127,628	\$129,701	\$136,186	\$142,995
S&P 500 Index (without dividends) return during this time with allocation date of Dec. 14, 2007:	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
	-40.8%	28.3%	11.4%	-2.4%	16.6%	26.4%	11.4%	1.6%	11.4%	17.7%

Hypothetical chart and graph assumes \$100,000 purchase payment allocated 100% to the S&P 500 Index point-to-point indexed account with no prior withdrawals, 7-year surrender charge schedule, and allocation date of December 14 starting in 2007. To simplify the example, this chart also assumes a consistent indexed interest cap for the 10-year period: 5.0%. We intend to set the renewal indexed interest cap at or near the initial indexed interest cap, but this is dependent on future market conditions and other factors. It will never be less than the guaranteed minimum indexed interest cap shown in your contract.

For comparative purposes, the S&P 500 Index accumulation value shows the value of \$100,000 starting on Dec. 14, 2007, and ending on each annual allocation date that corresponds to the allocation date of the Edge Pro contract values shown above, assuming the historical performance of the S&P 500 Index (without dividends) for each period shown. It is not intended to project or predict the future performance of any specific investment.

** The cash surrender value shown is after the end of the Interest Term.

Other features of your fixed indexed annuity

Surrender charges

A surrender charge will apply to withdrawals made before the end of the surrender charge period (excluding the 10% annual free withdrawal). The charge begins at no more than 9% and declines through the surrender charge period. See the accompanying fact sheet for more information. Your financial professional or insurance producer can provide the fact sheet if you do not already have one.

Guaranteed minimum value

Guaranteed minimum values for a \$100,000 purchase payment, if held to the end of the surrender charge period without withdrawals:

5 Years	\$105,101
7 Years	\$107,214

You decide when you pay taxes.[†]

You won't pay income taxes on any interest credited to your annuity until you actually take out money. You might be in a lower tax bracket at that time, helping you to keep more of what you earned.

[†] Applies only to nonqualified annuities. Qualified annuities are subject to required minimum distribution rules. Consult your attorney or tax advisor for more information.

Multiple ways to access your money

Edge Pro is designed for the long term. The longer it grows untouched, the more money it can earn for you. But we realize that circumstances change, and you may still need access to your money.

10% annual free withdrawals

You can withdraw up to 10% of your contract value each contract year without paying any surrender charges. If you withdraw more than 10% annually during the surrender charge period, a surrender charge will apply on the amount in excess of 10%. Any amounts withdrawn from an indexed account before the end of the interest term will not receive interest for that term. (Indexed interest is only credited at the end of each annual interest term.)

Death benefit

In the event of your death, your beneficiaries will receive the greater of the contract value (which does not reflect any current surrender charge) or the cash surrender value (reflecting any applicable surrender charge).

Convert to an income stream

Anytime after the first contract year and before your 101st birthday, you may convert to an income stream by electing to receive annuity payments during the income phase. (Upon your 101st birthday, you must choose to receive a lump sum or start the income phase.) You may apply all or a portion of your contract value to purchase one of our annuity payment options. You may choose to receive annuity payments for a specific number of months or years, or for your life or the joint lives of you and another person. Payments can be made monthly, quarterly or annually.

Annuity payments can have several advantages:

- **Stability and certainty:** You can rely on regular, guaranteed payments for periods ranging from five years to a lifetime.
- **Inflation protection:** You can choose to have your payments increase by specific amounts each year to help offset the effect of anticipated inflation. Increases can range from 0.10% to 6.5% annually, subject to limitations for annuity payments taken to satisfy required minimum distributions.
- **Tax advantages:** For nonqualified contracts, a portion of each annuity payment is a non-taxable return of your purchase payment for federal income tax purposes.
- **Flexibility:** You may have all or only a portion of your contract value applied to the purchase of annuity payments.

Free-look period

You have 30 days after your purchase to cancel your contract and receive a refund of your purchase payment.

Getting started: What happens after Symetra receives your purchase payment?

If your contract date is not an allocation date, your purchase payment will be held in a fixed holding account earning a fixed rate of interest until the next allocation date, which is the 7th, 14th, 21st or 28th calendar day of the month. If the allocation date falls on a non-business day, we'll allocate your money on the next business day.

During the contract period, you will have opportunities to change your account allocations at the end of each 1-year interest term. (See page 8 for more details.)

You will find that Symetra Edge Pro Fixed Indexed Annuity adds growth potential and stability to your retirement portfolio.

➤ Growth opportunity with guarantees

For more information, refer to the Edge Pro Contract Summary and/or Statement of Benefit Information. **Talk to your financial professional or insurance producer to find out if Symetra Edge Pro is right for you.**





Why Symetra?

Symetra is a financially strong, well-capitalized company on the rise, as symbolized by our brand icon—the swift. Swifts are quick, hardworking and nimble—everything we aspire to be when serving our customers.

We've been in business for more than half a century, operating on a foundation of financial stability, integrity and transparency. Our commitment is to create retirement, benefits and life insurance solutions that customers need and understand.

To learn more about Symetra, visit www.symetra.com/about.

Symetra Edge Pro Fixed Indexed Annuity is an individual single-premium fixed indexed deferred annuity issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Contract form number is RSC-0416/MSR 6/14.

Annuity contracts have terms and limitations for keeping them in force. Contact your insurance producer or advisor for complete details.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company.

Symetra Edge Pro has fixed and indexed accounts. Interest credited to indexed accounts is affected by the value of outside indexes. Values based on the performance of any index are not guaranteed. The contract does not directly participate in any outside investment.

Indexed interest is calculated and credited (if applicable) at the end of an annual interest term. Amounts withdrawn from the indexed account before the end of an annual interest term will not receive indexed interest for that term.

If the contract is being funded with multiple purchase payments (e.g., 1035 exchanges), funds will be held and the contract will not be issued until all purchase payments have been received. Interest is not credited between the dates the purchase payments are received and the date the contract is issued.

An index does not include the payment or reinvestment of dividends in the calculation of its performance.

It is not possible to invest in an index.

Symetra reserves the right to add or remove any index or indexed interest crediting method options. If any index is discontinued or if the calculation of any index is changed substantially, Symetra reserves the right to substitute a comparable index.

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Withdrawals may be subject to federal income taxes, and a 10% IRS early withdrawal tax penalty may also apply for amounts taken prior to age 59½. Consult your attorney or tax advisor for more information.

Tax-qualified accounts such as IRAs, 401(k)s, etc., are tax-deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan or account with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the tax-qualified plan or program itself. However, annuities do provide other features and benefits such as death benefits and annuity payment options.

The guaranteed minimum value (GMV) upon surrender, annuitization or death is the purchase payment accumulated at the nonforfeiture rate each year, less any prior withdrawals or partial annuitizations accumulated at the nonforfeiture rate each year, minus any applicable surrender charges. Prior withdrawals are after the effect of any surrender charge (if applicable). The nonforfeiture rate varies by contract issue date and is not redetermined after issue. Current nonforfeiture rate: 1.00%. Rates are subject to change without notice.

Products and services vary by distributor.

This is not a complete description of Symetra Edge Pro Fixed Indexed Annuity. For a complete description, please ask your financial professional or insurance producer for a copy of the Contract Summary.



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